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File: PGPB

Mar 21, 2002

PGPUB-DOCUMENT-NUMBER: 20020035561

PGPUB-FILING-TYPE: new

DOCUMENT-IDENTIFIER: US 20020035561 A1

TITLE: Method and system for database query

PUBLICATION-DATE: March 21, 2002

## INVENTOR-INFORMATION:

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APPL-NO: 09/ 734693 [PALM]

DATE FILED: December 13, 2000

## RELATED-US-APPL-DATA:

Application is a non-provisional-of-provisional application 60/170528, filed December 14, 1999,

INT-CL: [07] G06 F 7/00US-CL-PUBLISHED: 707/6; 705/35US-CL-CURRENT: 707/6; 705/35

REPRESENTATIVE-FIGURES: 1

## ABSTRACT:

A method and system is disclosed for searching a database resident list or set of lists for user-defined text patterns, identifying a match, reporting information related to the search result, and maintaining the lists to be searched in a mutually updating distributed database with automatic failover. One embodiment of the present invention provides a method of using a computer utility program to maintain a database of sanctioned entities in a plurality of sanction lists where such sanction lists arise, for example, from OFAC, foreign governments, or internally. The computer utility program allows an authorized user to search user-selected text patterns against the sanction lists to identify a sanctioned entity. Further, the computer utility program is network based so that sanction lists may be searched using different hardware configurations worldwide. In addition, because the database is distributed and mutually updating, sanction lists may be dynamically updated globally and are completely redundant.

## CROSS-REFERENCE TO RELATED APPLICATIONS

[0001] This application claims priority to, and herein incorporates by reference, applicants' copending U.S. Provisional Application No. 60/170,528 filed Dec. 14,

1999.

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File: USPT

Oct 5, 1999

US-PAT-NO: 5963647

DOCUMENT-IDENTIFIER: US 5963647 A

TITLE: Method and system for transferring funds from an account to an individual

DATE-ISSUED: October 5, 1999

## INVENTOR-INFORMATION:

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Horowitz; Edward	Short Hills	NJ		

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APPL-NO: 08/ 877203 [PALM]

DATE FILED: June 17, 1997

## PARENT-CASE:

CROSS-REFERENCE TO RELATED APPLICATIONS This application claims benefit of Provisional Appln 60/040,298 filed Feb. 14, 1997. This application relates to Ser. No. 08/795,355, entitled, "A CUSTOMER-DIRECTED, AUTOMATED SYSTEM FOR TRANSFERRING FUNDS BETWEEN ACCOUNTS USING A HOLDING ACCOUNT AND LOCAL PROCESSING," filed Feb. 4, 1995, now U.S. Pat. No. 5,825,003, which is a continuation-in-part of application Ser. No. 08/505,886, entitled, "A CUSTOMER-DIRECTED, AUTOMATED SYSTEM FOR TRANSFERRING FUNDS BETWEEN ACCOUNTS," filed Jul. 24, 1995, now U.S. Pat. No. 5,659,165. The respective disclosures of both Ser. Nos. 08/795,355 and 08/505,886 are hereby incorporated by reference.

INT-CL: [06] H04 L 9/00

US-CL-ISSUED: 380/24; 380/9, 380/25, 380/49, 705/35, 705/39, 705/42, 705/43, 705/44, 235/379, 235/380

US-CL-CURRENT: 705/39; 235/379, 235/380, 705/35, 705/42, 705/43, 705/44, 705/64

FIELD-OF-SEARCH: 380/9, 380/23, 380/24, 380/25, 380/49, 380/50, 380/59, 705/1, 705/35, 705/39, 705/40, 705/41, 705/42, 705/43, 705/44, 235/379, 235/380

PRIOR-ART-DISCLOSED:

## U.S. PATENT DOCUMENTS

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	PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/>	<u>3826344</u>	July 1974	Wahlberg	
<input type="checkbox"/>	<u>4321672</u>	March 1982	Braun et al.	235/379 X
<input type="checkbox"/>	<u>4341951</u>	July 1982	Benton	
<input type="checkbox"/>	<u>4498000</u>	February 1985	Decavele et al.	
<input type="checkbox"/>	<u>4529870</u>	July 1985	Chaum	
<input type="checkbox"/>	<u>4707592</u>	November 1987	Ware	
<input type="checkbox"/>	<u>4766293</u>	August 1988	Boston	
<input type="checkbox"/>	<u>4773001</u>	September 1988	Blair et al.	
<input type="checkbox"/>	<u>4926368</u>	May 1990	Morita et al.	
<input type="checkbox"/>	<u>5012076</u>	April 1991	Yoshida	
<input type="checkbox"/>	<u>5025373</u>	June 1991	Keyser, Jr. et al.	
<input type="checkbox"/>	<u>5326960</u>	July 1994	Tannenbaum	
<input type="checkbox"/>	<u>5350906</u>	September 1994	Brody et al.	
<input type="checkbox"/>	<u>5367561</u>	November 1994	Adler et al.	
<input type="checkbox"/>	<u>5420926</u>	May 1995	Low et al.	380/24
<input type="checkbox"/>	<u>5424938</u>	June 1995	Wagner et al.	
<input type="checkbox"/>	<u>5440634</u>	August 1995	Jones et al.	
<input type="checkbox"/>	<u>5448043</u>	September 1995	Nakano et al.	
<input type="checkbox"/>	<u>5455407</u>	October 1995	Rosen	
<input type="checkbox"/>	<u>5457305</u>	October 1995	Akel et al.	
<input type="checkbox"/>	<u>5524073</u>	June 1996	Stambler	
<input type="checkbox"/>	<u>5590196</u>	December 1996	Moreau	380/18
<input type="checkbox"/>	<u>5650604</u>	July 1997	Marcous et al.	235/379
<input type="checkbox"/>	<u>5677955</u>	October 1997	Doggett et al.	380/24

## OTHER PUBLICATIONS

International Search Report mailed Jun. 29, 1998.  
PCT International Application, Publication No. WO 98/19261, Distributed On-Line  
Data Communications System and Method, May 7, 1998 (Priority Date Oct. 29, 1996).

ART-UNIT: 362

PRIMARY-EXAMINER: Gregory; Bernarr E.

ATTY-AGENT-FIRM: Marcou; George T. Kilpatrick Stockton LLP

## ABSTRACT:

Disclosed is a system and method for transferring funds. The invention supports funds transfers from a source account to a cash access file which can be accessed virtually twenty-four hours a day by both customers and non-customers. Access is achieved by the recipient entering a codeword selected by the sender, along with a transaction code randomly generated by the system. Once the sender provides the codeword and the transaction code to the recipient, the recipient can receive transferred cash through an ATM, even without using a card to access the system. Cash may be transferred across international borders and dispensed in a currency different than that of the sender's source account. Although cash is made available to a recipient virtually as soon as the requested transfer is approved and confirmed by the sender, the sender's account is not debited until the cash is actually received by the recipient. Other features, including security, cancellation, and status inquiries are also described.

47 Claims, 9 Drawing figures

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File: USPT

Oct 5, 1999

DOCUMENT-IDENTIFIER: US 5963647 A

TITLE: Method and system for transferring funds from an account to an individual

Brief Summary Text (4):

Within the financial service industry, recent times have witnessed expansive growth in customer-initiated account and cash access and payment systems. Perhaps most significantly, the prevalence of networks of automated teller machines (ATMs) has provided individuals with convenient, twenty-four hour a day access for such transactions as cash withdrawal and bill payment. Since the ATM networks of many financial institutions are interconnected, customers typically can perform transactions using the ATMs of other financial institutions in addition to those of their own local financial institution.

Brief Summary Text (5):

The widespread adoption of ATM networks has profoundly benefited consumers as they travel within areas serviced by such networks. Instead of having to plan ahead to have sufficient cash for extended trips, many consumers now carry less cash, confident in the ability to access cash through ATMs located at their destination. Thus, for example, a business person from New York who finds that his or her stay in Chicago has been extended unexpectedly can easily obtain additional cash through the ATM network even if there is no local affiliate of the business person's home financial institution.

Brief Summary Text (6):

Despite these benefits, there are many situations in which existing ATM networks are insufficient to meet the demands of the modern traveler. For example, international travel is increasingly common today. However, primarily because of the use of different currencies and disparities in controlling regulations promulgated by different governmental entities, international travelers typically are unable to expect that they will be able to access cash in an international destination. As a result, international travelers often are forced to carry a significant amount of cash or travelers checks in order to ensure that they will have significant funds for their trip. The traveler must either have exchange their home currency for the destination currency in advance, or during their trip make exchanges.

Brief Summary Text (7):

Further, notwithstanding the conveniences afforded by ATM networks, a significant number of consumers still do not have accounts which are accessible with an ATM card. For such consumers, even domestic trips outside the areas serviced by their home financial institution require that they carry enough cash for the duration of their trip.

Brief Summary Text (11):

U.S. Pat. No. 5,659,165 and U.S. Pat. No. 5,825,003 address some of these problems by extending the capabilities of an ATM network. U.S. Pat. No. 5,659,165 describes a system and method allows funds to be transferred from accounts between related financial institutions (for example, a first bank in the U.S. and an affiliated bank in Germany) or between accounts of two customers within the same financial institution. The method and system of the U.S. Pat. No. 5,825,003 further allows



funds to be transferred from a first account to an external account serviced by another, unrelated financial institution (for example, from a customers account with a first bank in the U.S. to another customer's account with an unaffiliated bank in Germany). Both systems permit one to transfer funds across international borders in different currencies. Thus, through a global network operated by a common financial institution, a customer spending time in France can transfers funds from an account in New York to a second account in France. The customer in France can also transfer funds to other accounts, even those with other financial institutions in other countries. For example, the customer may transfer funds in German currency to another's account with a Bank B in Germany. Such transactions can be accomplished substantially in real time (excluding time for settlement).

Brief Summary Text (12):

Notwithstanding the advantages provided with the systems described in U.S. Pat. Nos. 5,659,165 and 5,825,003, a great number of travelers do not possess accounts with a financial institution that has a large, international network of ATMs. As a result, such travelers must resort to carrying a large amount of cash, thereby facing the risks described above.

Brief Summary Text (14):

It is known that EDS has advertised a funds transfer service referred to as "Z Cash." According to EDS, this service is available through ATM networks which support the service. A sender must first locate an ATM which supports the service and access the service, typically by inserting an ATM card or other card which initiates the ATM's services. The sender is prompted to input the amount to be sent and a numerical code. Funds are immediately debited from the senders account or from a credit card account. Once the request is made, a receipt is printed that includes a system-generated security code. The sender then contacts the recipient (for example, by telephone) to indicate that the funds are available and to provide the information necessary for the recipient to receive the funds (i.e., the necessary security code). The recipient must then locate a participating ATM which supports the service and access the finds that were previously withdrawn from the sender's account.

Brief Summary Text (15):

Additionally, U.S. Pat. No. 5,350,906 to Brody et al. and U.S. Pat. No. 5,326,960 to Tannenbaum also describes a funds transfer system which relies, at least in part, on an ATM network. A recipient accesses funds that have been previously withdrawn from the sender's account using a temporary ATM card and an identification number.

Drawing Description Text (5):

FIG. 3 is a block diagram illustrating the interaction among a sender terminal, a network switch and a recipient terminal in a system according to the invention.

Detailed Description Text (4):

It is an advantage of the invention that it can be implemented in conjunction with existing system architecture. This permits the invention to be utilized in conjunction with ubiquitous ATM networks that provide twenty-four hour a day user access throughout much of the world. Further, it allows the invention to be implemented more easily through upgrades of existing architecture. Moreover, the invention may be offered in conjunction with other financial products and services, for example, those described in detail in the above-noted U.S. Pat. Nos. 5,659,195 and 5,825,003 so as to provide a variety of ways of transferring funds.

Detailed Description Text (11):

In the system 1, the various sender terminals 4, 6, and 8 and recipient terminals 10, 12, and 14 communicate with respective front-end processor (FEP) systems 18 and 22. As known in the art, an FEP typically is maintained by a particular financial institution, such as a local bank. The FEP provides service provider information

and network control data to the terminals connected thereto. Conventionally, data is exchanged in a message format consisting of a request from the user terminal and a response from the FEP. Although only a sender FEP 18 and a recipient FEP 22 are shown, several FEPs are utilized to support thousands of user terminals connected together. The elements communicate in a manner known in the art through a communications network referred to generally as network switch 24.

Detailed Description Text (13):

The system according to the invention further maintains and utilizes a centralized Special Designation Nationals (SDN) file 28. This file is used by the system to validate requested transfers so as to comply with various laws and regulations, such as OFAC regulations.

Detailed Description Text (15):

FIG. 3 is a block diagram which provides an overview of the general functionality and interaction of three system components: (1) a sender terminal 32; (2) a network switch 34; (3) and a recipient terminal 32. It will be understood that the communication among these components are achieved in conjunction with the architecture shown generally in FIG. 2. Transfer protocols which may be utilized to exchange messages between each component are generally known in the art, and therefore are described merely by reference.

Detailed Description Text (16):

The sender enters a personal identification number (PIN) which is used along with information read from magnetically encoded information on the sender's card to authenticate the sender's request. The sender further enters information used to process the requested transfer, including: the sender's name; a secret code (preferably a number at least six characters in length which is entered twice to ensure accuracy); the transaction amount (as permitted subject to legal, currency and denomination restriction); the recipient's name; the address of the recipient; an optional message to the recipient; the destination country where the funds will be received; and the source account which is debited to cover the requested transfer amount and any associated fees. For simplicity, it may be desired to limit a sender to being able to select only a default currency corresponding to the destination country in multiples of the smallest denominations supported by the network in the destination country. For example, if the sender wishes to transfer funds to Germany, the system may limit the possible request amounts to multiples of ten deutsche marks.

Detailed Description Text (19):

Once the requested transaction has been confirmed and logged, the sender terminal prints a record of the transaction. This record shows the following: terminal ID, date and time; the transfer authorization amount in the destination currency; any transaction fee applied by the network; the transfer confirmation reference number; the recipient's name; and the balance of the source account.

Detailed Description Text (23):

As illustrated in FIG. 3, a recipient uses a CAT to enter the reference number and secret code which were provided to the recipient by the sender, along with the recipient's name. Once this information is confirmed by the network, the recipient terminal displays the transfer balance, the expiration date and any optional message from the sender. It is a feature of the invention that the recipient may withdraw the entire amount of the transfer or a partial amount. Accordingly, the system prompts the user to input the amount to be received. Once this amount is entered (and, of course, assuming that the transaction has been authenticated), the requested amount is dispensed to the recipient in the currency of the country in which the recipient is located.

Detailed Description Text (25):

As illustrated in FIG. 3, in addition to calculating foreign exchange (FX) rates

and maintaining the SDN file and TIF, the network switch performs a settlement process among the financial institutions associated with the transaction. For example, if the sender requests a transfer at a CAT serviced by a bank in New York to a recipient in France, once the recipient withdraws funds in France (in francs), the network switch handles settlement for reimbursing the bank in France from which the funds were disbursed to the recipient.

Detailed Description Text (37):

It will be appreciated that the TIF provides a means by which the network can maintain a record of all transfers at a central location, thus facilitating processing of transactions which involve different currencies and different (but perhaps affiliated) financial institutions. The TIF further provides a convenient log for maintaining the funds until expiration or cancellation of the requested transfer. It also facilitates fraud detection and auditing.

Detailed Description Text (39):

As referred to generally in FIG. 3, fund transfers made in accordance with the invention may involve two different currencies. In order to process such requests, it is necessary for the network switch to receive current foreign exchange rates for calculating currency conversion at the time of settlement. In the preferred embodiment, current foreign exchange rates are maintained by a separate component system of the network switch. This system operates in accordance with known principles to provide data elements corresponding to exchange rates to the processor which calculates the amount to be debited from the sender's account at settlement. These data elements are updated on a business date basis.

Detailed Description Text (55):

At S10, the user is next prompted to select the geographical destination of the transfer and the requested transfer amount in some multiple of the lowest denomination available for distribution in the currency of the selected destination country. It will be understood that this step may be performed in a variety of ways. For example, a list of potential destination countries (or other geographic regions) could be stored locally in the CAT along with a table which indicates the smallest denomination available in the currency of a selected destination. Alternatively, this information could be stored in the FEP or the network switch and communicated to the CAT.

Detailed Description Text (56):

Once the user has entered the information described above, it is forwarded to the network switch which calculates the applicable foreign exchange rate for the currency of the source account and the currency of the selected destination at S11. Using this rate, the system calculates the projected amount to be debited from the source account in the currency of the source account. At S12, the network further consults a table to determine the applicable fees and any compliance information that should be displayed to the user.

Detailed Description Text (57):

At S13, the network switch also reviews the requested transaction by comparing some of the information, such as the recipients name with information stored in the SDN file. Based on this check, the network switch may selectively decline or approve the requested transaction. If it is declined, as shown at S14, an explanatory message is displayed by the CAT and the user is provided with the option of selecting other transactions.

Detailed Description Text (58):

If the transaction is approved, the network switch forwards the compliance notices and the foreign exchange amount to the CAT via the FEP.

Detailed Description Text (59):

At S15, the CAT uses the information received from the network switch to provide a

recap of the user's request, including all fees and the projected debit to the selected source account. The CAT further displays any notices or other information required for compliance with legal requirements. At S16, the user is then asked if the user wishes to proceed with the requested transaction.

Detailed Description Text (61):

The CAT then determines at S 18 whether the record has been printed. If not, at S19 the CAT displays a message to the user explaining the problem, and cancels the transaction. If the record is printed, at S20 the CAT forwards the information regarding the requested transfer to the network switch, which in turns creates an entry to the TIF regarding the requested transaction. For example, this entry includes the information shown in FIG. 4. At S21, the fee amount is debited from the selected source account.

Detailed Description Text (66):

At S105, the information entered by the user is encrypted and communicated to the network to verify that the information matches that stored in the TIF. If the information is incorrect, a count D of the number of days attempted and a count N of the number of attempts is incremented at S106. If (as shown at S107) the user has entered incorrect information three consecutive days, the requested transfer is canceled (i.e., the funds are no longer available), the TIF is updated accordingly (S108), and a cancellation message is displayed (S109). If the number of incorrect attempts N reaches three (S110), a message is displayed indicating that the requested transfer has been refused (S112) and the session is terminated. In such a case, the user may try again the next day, thereby affording authorized users the opportunity to contact the transferor to obtain the correct information.

CLAIMS:

1. A method of transferring funds from a source account using a network, the network including a plurality of user terminals, comprising:

receiving at one of the plurality of user terminals a selection for a transfer of funds to a recipient, the selection including transfer data, wherein the transfer of funds is conditioned upon receiving a request for funds and matching recipient data from one of the plurality of user terminals, the transfer data including at least a security code, an amount to be transferred, and an identification of the source account from which the transferred funds are to be debited, and the recipient data including at least a matching security code and identification information;

storing the transfer data as an entry in a transfer instruction file, the transfer instruction file being accessible by a processor;

receiving from one of the plurality of user terminals the request for transfer of funds, the request including received recipient data;

transmitting the request to the processor;

the processor checking the request, the checking including checking the transfer data and the received recipient data;

upon confirmation, transmitting an instruction to the network to transfer funds;

transferring for receipt by the recipient funds in an amount not greater than the amount to be transferred; and

debiting the source account in an amount at least as great as the amount transferred.

8. The method according to claim 1, wherein the security code is encrypted at a user terminal before being transmitted to other elements of the network.

14. The method of claim 1, wherein the processor comprises a network switch.

16. A funds transfer system including a source account and a network, the network including a plurality of user terminals, comprising:

means for receiving at one from the plurality of user terminals a selection for transfer of funds to a recipient, the means for receiving including means for submitting transfer data, wherein the transfer of funds is conditioned upon receiving a request for funds and matching recipient data from one of the plurality of user terminals, the transfer data including at least a security code, an amount to be transferred, and an identification of the source account from which the transferred funds are to be debited, and the recipient data including at least a matching security code and identification information;

means for storing the transfer data as an entry in a transfer instruction file, the transfer instruction file being accessible by a processor;

means for receiving from one of the plurality of user terminals the request for transfer of funds, the request including received recipient data;

means for transmitting the request to the processor;

means for the processor checking the request, the means for checking including means for checking the transfer data and the received recipient data;

means for, upon confirmation, transmitting an instruction to the network to transfer funds;

means for transferring for receipt by the recipient funds in an amount not greater than the amount to be transferred; and

means for debiting the source account in an amount at least as great as the amount transferred.

23. The system according to claim 16, wherein the security code is encrypted at a user terminal before being transmitted to other elements of the network.

29. The system of claim 16, wherein the processor comprises a network switch.

31. A system for transferring funds comprising:

a source account;

a transfer instruction file stored within the system, the transfer instruction file containing entries each corresponding to a requested transfer of funds; and

a network for transferring funds to a recipient, the network including:

a plurality of user terminals; wherein transfer data for authorizing the transfer of funds to a recipient is receivable via at least one of the plurality of user terminals, the transfer data including identification information for the recipient, a security code, an amount to be transferred, and an identification of a source account from which the transferred funds are to be debited; and wherein recipient data for a recipient request for transfer of funds is receivable via at least one of the plurality of user terminals upon receipt of recipient data; and wherein at least one of the plurality of user terminals provides access to the requested funds; and

a processor for processing electronic data received from the plurality of terminals and for providing access to at least one financial account and for accessing the transfer instruction file, wherein the processor confirms the request to transfer funds and transmits an instruction to the network to transfer funds after checking the recipient data, the checking including checking the transfer data and the recipient data; and

a plurality of couplings for coupling the network to the source account, and for transmitting the transfer data, the recipient data, and the instruction to the network to transfer funds, and an instruction to debit the source account;

wherein the transferred funds are provided to the recipient at one of the plurality of user terminals upon the transfer data and recipient data being received and checked.

41. The system of claim 31, wherein the processor comprises a network switch.

43. The system of claim 31 further comprising:

a second network for a recipient to receive transferred funds, the second network including a second plurality of user terminals and a second front end processing system for processing electronic data received from the second plurality of terminals; and

a host communications network for exchanging electronic data between the first network and the second network.

46. The system according to claim 43, wherein the host communications network includes a system which provides data corresponding to a current currency conversion rate for calculating exchange rates between currency of a destination country and currency of the source account.

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